

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle):

Name of Joint Debtor (Spouse) (Last, First, Middle):

Freeman, Seanna L.

All Other Names used by debtor in the last 6 years
(include married, maiden and trade names):

Seanna Freeman

All Other Names used by the joint debtor in the last 6 years
(include married, maiden and trade names):

Soc. Sec./Tax I.D. No. (If more than one, state all):

XXX-XX-9814

Soc. Sec./Tax I.D. No. (If more than one, state all):

Street Address of Debtor (No. and street, city, state, zip):

816 Larsen Avenue
Streamwood, IL 60107-3119

Street Address of Joint Debtor (No. and Street, City, State, Zip Code):

County of Residence or of the
Principal Place of Business:

Cook

County of Residence or of the
Principal Place of Business:

Mailing Address of Debtor (If different from street address)

SAME

Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor
(If different from addresses listed above)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

Venue: (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

Type of Debtor (Check all applicable box)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)**

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304-Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-business ☐ Business

Chapter 11, Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under
 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Filing fee attached.
☐ Filing fee to be paid in installments. (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying
 that the debtor is unable to pay fee except in installments. Rule
 1006(b). See Official Form No.3.

Statistical/Administrative Information (Estimates Only)

THIS SPACE IS FOR COURT USE ONLY

☒ Debtor estimates that funds will be available for distribution to unsecured creditors.

☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will
be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15 16-49 50-99 100-199 200-999 1000-or
☒ ☐ ☐ ☐ ☐ ☐

Estimated Assets (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million
☐ ☐ ☒ ☐ ☐ ☐ ☐

Estimated Debts (Check one box)

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million
☐ ☐ ☒ ☐ ☐ ☐ ☐

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 01/20/2004

Time: 10:19:47

Debtor: SEANNA L FREEMAN

Case: 04-01956

Chapter: 13 Rec. #: 3056853

Judge: Susan Pierson Sonderby

341 mtg: 02/19/2004 @ 02:30PM

ConfHrg: 03/11/2004 @ 10:30AM

Trustee: TOM VAUGHN



1:04BK01956-BK001

(Official Form 1) (9/97)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Seanna L. Freeman

FORM B1, Page 2

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Eastern Division

Case Number: Chapter 7

Date Filed:

Where Filed: Northern District of Illinois

00-01214

01/14/2000

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

John D. Schwartz

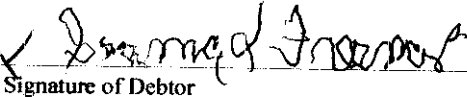
Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x



Signature of Debtor

x

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date: 01/19/04

Signature(s) of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

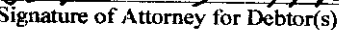
x

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition
Date:**Signature of Attorney**

x



Signature of Attorney for Debtor(s)

Dennis G. Knipp ARDC # 1491628

Printed Name of Attorney for Debtor(s)

Dennis G. Knipp

Firm Name

PMB 142, 8926 N. Greenwood Ave.

Address

Niles, IL 60714

847-562-0729

Telephone Number

Date: 01/19/04

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

x

Signature of Bankruptcy Petition Preparer

Date:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. §156.

Exhibit A

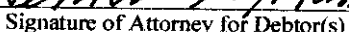
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

x



Signature of Attorney for Debtor(s)

01/19/04

Date

In re: Seanna L. Freeman

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 03CH13198			VALUE \$ 0.00	0.00	0.00	
Bank of New York c/o Pierce & Associates, P.C. 18 S. Michigan Ave., 12th Floor Chicago, IL 60603			For Notification Purposes First Mortgage on Residence: 816 Larsen Avenue Streamwood, IL 60107-3119			
A/C # 7001168002356805			VALUE \$ 1,000.00	1,229.39	229.39	
Best Buy Retail Services P.O. Box 15521 Wilmington, DE 19850-5521			Appliance Purchase			
A/C # 06-25-313-0110000			VALUE \$ 0.00	0.00	0.00	
Cook County Treasurer Law Department 118 N. Clark Street, Room 212 Chicago, IL 60602			For Notification Purposes 2002 Real Estate Taxes Debtor's Residence: 816 Larsen Ave., Streamwood, IL 60107			
A/C # 004034705			VALUE \$ 138,000.00	116,877.78	0.00	
Countrywide Home Loans Attn: Customer Service SVB-314, P.O. Box 5170 Simi Valley, CA 93062-5170			First Mortgage on Residence: 816 Larsen Avenue Streamwood, IL 60107-3119			
A/C # 004034705			VALUE \$ 138,000.00	17,336.74	0.00	
Countrywide Home Loans Attn: Customer Service SVB-314, P.O. Box 5170 Simi Valley, CA 93062-5170			First Mortgage Arrearage on Residence: 816 Larsen Avenue Streamwood, IL 60107-3119			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

135,443.91

Total ->

135,443.91

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT Northern **DISTRICT OF** Illinois

In re: Seanna L. Freeman

Debtor(s) Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 2,200.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 500.00
 - (c) the unpaid balance due and payable is \$ 1,700.00
- (3) \$ 194.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
No Exceptions
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
No Exceptions
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
No Exceptions
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
No Exceptions

Dated: 01/19/04

Respectfully submitted,  Dennis G. Knipp

Attorney for Petitioner

Attorney's name and address Dennis G. Knipp, PMB 142, 8926 N. Greenwood Ave., Niles, IL 60714


United States Bankruptcy Court
NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.
-
1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.
- Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.
- Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.
- I, the debtor, affirm that I have read this notice.

01/19/04

DATE



Seanna L. Freeman SIGNATURE OF DEBTOR

CASE NUMBER

Seanna L. Freeman-Debtor
816 Larsen Avenue
Streamwood, IL 60107-3119

Dennis G. Knipp
Attorney for Debtor
PMB 142
8926 N. Greenwood Ave.
Niles, IL 60714

Bank of New York
c/o Pierce & Associates, P.C.
18 S. Michigan Ave., 12th Floor
Chicago, IL 60603

Best Buy
Retail Services
P.O. Box 15521
Wilmington, DE 19850-5521

Cook County Treasurer
Law Department
118 N. Clark Street, Room 212
Chicago, IL 60602

Countrywide Home Loans
Attn: Customer Service
SVB-314, P.O. Box 5170
Simi Valley, CA 93062-5170